

Information to identify the case:

Debtor 1	Francis M. Urban	Social Security number or ITIN	xxx-xx-2456
	First Name Middle Name Last Name	EIN	--
Debtor 2	Francine Urban	Social Security number or ITIN	xxx-xx-9679
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-27777-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Francis M. Urban
aka Michael Urban

Francine Urban
aka Francine A. Urban

12/11/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Francis M. Urban
Francine Urban
Debtors

Case No. 19-27777-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 6

Date Rcvd: Dec 11, 2024

Form ID: 3180W

Total Noticed: 127

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	Francis M. Urban, Francine Urban, 184 Blackman Rd, Egg Harbor Township, NJ 08234-7530
518464772	Acutis Diagnostics, 728 Larkfield Rd, East Northport, NY 11731-6108
518464775	All About Eyes, 3007 Ocean Heights Ave # 5, Egg Harbor Township, NJ 08234-7749
518464776	Alliance One Receivable, POB 2449, Gig Harbor, WA 98335-4449
518464778	Anthony G. , Jr. Campo MD, 223 Shore Rd, Somers Point, NJ 08244-2631
518464779	Apex Asset Management, 1891 Santa Barbara Dr Ste 204, Lancaster, PA 17601-4106
518464780	Arrow Financial Services, 5996 W. Touhy Ave., Niles, IL 60714-4610
518464781	+ Atlantic Radiologists, POB 1262, Indianapolis, IN 46206-1262
518464782	+ Atlantic Smiles LLC, 3069 English Creek Ave. Ste. 304, Egg Harbor Twp., NJ 08234-9708
518476955	+ BANK OF AMERICA, N.A., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518464783	Bank Of America Home Loans, PO Box 660694, Dallas, TX 75266-0694
518464790	Chrysler Capital, PO Box 621212, Fort Worth, TX 76101
518464792	Collection and recoveries, PO Box 35, Northfield, NJ 08225-0035
518464793	Collections & Recoveries, 201 Tilton Rd Ste 8, Northfield, NJ 08225-1247
518464803	+ Diversified Consultants, Inc., POB 551268, Jacksonville, FL 32255-1268
518464806	+ ELab Solutions, 5009 Roswell Rd, Sandy Springs, GA 30342-2205
518464804	+ Egg Harbor Township MUA, 3515 Bargaintown Road, Egg Harbor Township, NJ 08234-8321
518464805	+ Eichenbaum & Stylianou, POB 914, Paramus, NJ 07653-0914
518464808	+ Express Claims, Inc., 2360 Lakewood Rd Ste 3, Toms River, NJ 08755-1933
518464810	Faia & Frick Law Office, 1406 S Main St, Pleasantville, NJ 08232-3513
518464812	+ First National Acceptance, Attn: Hayt Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500
518464814	Florida Department of Transportation, PO Box 71237, Charlotte, NC 28272-1237
518464815	Foot & Ankle Center, 438 Ganttown Rd Ste B4, Sewell, NJ 08080-1887
518464816	Gary Dinenberg, PO Box 875, Pleasantville, NJ 08232-0875
518464817	Gary Dinenberg, Esq., PO Box 875, Pleasantville, NJ 08232-0875
518464818	Gibson & Sharps, 9420 Bunsen Pkwy Ste 250, Louisville, KY 40220-4205
518464819	Grace Family Dentistry, 3502 Bargaintown Rd, Egg Harbor Township, NJ 08234-8320
518464821	Horizon Eye Care, 2401 Bay Ave, Ocean City, NJ 08226-2456
518464825	Island National Group LLC, 6851 Jericho Tpke Ste 180, Syosset, NY 11791-4421
518464828	KML Law Group PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
518464827	Kinum Inc., 2133 Upton Dr Ste 126, Virginia Beach, VA 23454-1194
518464830	Laridian Consulting, Inc., 577 Hamburg Tpke, Wayne, NJ 07470-2042
518464831	Mainland Dental, 50 W Black Horse Pike, Pleasantville, NJ 08232-2645
518464840	NCO Portfolio Management, Att: Nudelman Nudelman & Ziering, 425 Eagle Rock Ave, Roseland, NJ 07068-1717
518464844	+ NJ EZ Pass, POB 52005, Newark, NJ 07101-8205
518464846	Nudelman Nudelman & Ziering, 425 Eagle Rock Ave, Roseland, NJ 07068-1717
518464847	Oak Tree Pediatric, 1601 Tilton Rd Ste 1, Northfield, NJ 08225-1858
518464848	Platinum Financial Servcies, 7910 Woodmont Ave Ste 1350, Bethesda, MD 20814-7069
518464852	Pukenas DMD, 3069 English Creek Ave, Egg Harbor Township, NJ 08234-9708
518464854	RJM Acquisitions LLC, 575 Underhill Blvd Ste 224, Syosset, NY 11791-3416
518464858	SMH Professional Services, PO Box 48094, Newark, NJ 07101-4893
518908944	+ Santander Consumer USA Inc., Law Offices of John R. Morton, Jr., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124

District/off: 0312-1

User: admin

Page 2 of 6

Date Rcvd: Dec 11, 2024

Form ID: 3180W

Total Noticed: 127

518464856 Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
518464857 Short Orthodontics, 216 New Rd, Linwood, NJ 08221-1214
518464859 Stockton University, 101 Vera King Farris Dr, Galloway, NJ 08205-9441
518464866 + Trocki Plastic Surgery Center, 631 Tilton Rd, Northfield, NJ 08225-1255
518464871 Walt Disney World Co, Attn: BCA Financial Servcies, 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437

TOTAL: 47

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 11 2024 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 11 2024 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 11 2024 20:39:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275
518464773	Email/Text: EBNProcessing@afni.com	Dec 11 2024 20:38:00	Afni, PO Box 3427, Bloomington, IL 61702-3427
519277833	+ EDI: AISACG.COM	Dec 12 2024 01:22:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518568797	EDI: GMACFS.COM	Dec 12 2024 01:22:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518464777	EDI: GMACFS.COM	Dec 12 2024 01:22:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
518584494	Email/PDF: resurgentbknofications@resurgent.com	Dec 11 2024 20:42:20	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518552816	EDI: BANKAMER	Dec 12 2024 01:22:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
518579692	EDI: Q3GTBI	Dec 12 2024 01:22:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
519503703	Email/Text: BKBCNMAIL@carringtonms.com	Dec 11 2024 20:36:00	BANK OF AMERICA, N.A., 1600 South Douglass Road, Anaheim, CA, 92806
519503704	Email/Text: BKBCNMAIL@carringtonms.com	Dec 11 2024 20:36:00	BANK OF AMERICA, N.A., 1600 South Douglass Road, Anaheim, CA, 92806, BANK OF AMERICA, N.A., 1600 South Douglass Road, Anaheim, CA, 92806
518503671	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 11 2024 20:39:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
518488827	+ EDI: COMCASTCBLCENT	Dec 12 2024 01:22:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518464796	EDI: WFNNB.COM	Dec 12 2024 01:22:00	COmenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
518464784	Email/Text: amanda@cascollects.com	Dec 11 2024 20:39:00	Capital Collection Services, PO Box 150, West Berlin, NJ 08091-0150
518464785	+ Email/Text: cms-bk@cms-collect.com	Dec 11 2024 20:38:00	Capital Management Services, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
518464786	EDI: CAPITALONE.COM	Dec 12 2024 01:22:00	Capital One Bank (USA) NA, PO Box 71083, Charlotte, NC 28272-1083
518488834	+ EDI: AIS.COM	Dec 12 2024 01:22:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin

Page 3 of 6

Date Rcvd: Dec 11, 2024

Form ID: 3180W

Total Noticed: 127

518464787	+ EDI: CAPITALONE.COM	Dec 12 2024 01:22:00	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
518464788	EDI: CAPITALONE.COM	Dec 12 2024 01:22:00	Capital One FSB, PO Box 70885, Charlotte, NC 28272-0885
518542265	Email/PDF: bncnotices@becket-lee.com	Dec 11 2024 20:42:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518464789	+ Email/Text: bankruptcy@cavps.com	Dec 11 2024 20:39:00	Cavalry Portfolio Services, 500 Summit Lake Dr., Valhalla, NY 10595-2321
518479335	+ Email/Text: bankruptcy@cavps.com	Dec 11 2024 20:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518464791	Email/Text: bankruptcy@philapark.org	Dec 11 2024 20:39:00	City of Philadelphia, PO Box 41818, Philadelphia, PA 19101-1818
518464794	+ EDI: COMCASTCBLCENT	Dec 12 2024 01:22:00	Comcast, 1846 N. West Blvd., Vineland, NJ 08360-2000
518464795	EDI: WFNNB.COM	Dec 12 2024 01:22:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
518464797	+ EDI: WFNNB.COM	Dec 12 2024 01:22:00	Comenity Bank/Pier 1, PO Box 182789, Columbus, OH 43218-2789
518464798	+ EDI: WFNNB.COM	Dec 12 2024 01:22:00	Comenity Bank/VCTRSSEC, PO Box 182789, Columbus, OH 43218-2789
518464799	EDI: WFNNB.COM	Dec 12 2024 01:22:00	ComenityCapitalBank/Bosc, PO Box 182120, Columbus, OH 43218-2120
518464800	+ EDI: CONVERGENT.COM	Dec 12 2024 01:22:00	Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927
518464801	Email/Text: bankruptcy@credencerm.com	Dec 11 2024 20:39:00	Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300
518464802	EDI: DIRECTV.COM	Dec 12 2024 01:22:00	DirecTV, POB 11732, Newark, NJ 07101-4732
518535911	+ EDI: AIS.COM	Dec 12 2024 01:22:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518464807	+ EDI: CONVERGENT.COM	Dec 12 2024 01:22:00	ER Solutions, 800 SW 39th St, Renton, WA 98057-4927
518464809	EDI: CITICORP	Dec 12 2024 01:22:00	ExxonMobil / Citibank, POB 6497, Sioux Falls, SD 57117-6497
518464811	Email/Text: ecourts.col_efilings@fskslaw.com	Dec 11 2024 20:37:00	Fein Such Kahn & Shepard, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
518464813	+ Email/Text: crdept@na.firstsource.com	Dec 11 2024 20:39:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
518464822	EDI: HFC.COM	Dec 12 2024 01:22:00	HSBC Bank Nevada, POB 5253, Carol Stream, IL 60197-5253
518464820	^ MEBN	Dec 11 2024 20:32:42	Hayt Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500
518464824	EDI: IRS.COM	Dec 12 2024 01:22:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518464826	EDI: JEFFERSONCAP.COM	Dec 12 2024 01:22:00	Jefferson Capital Systems, 16 McLeland Rd, Saint Cloud, MN 56303-2198
518557943	EDI: JEFFERSONCAP.COM	Dec 12 2024 01:22:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518464829	Email/Text: PBNCNotifications@peritusservices.com	Dec 11 2024 20:36:00	KOHL'S Department Store, PO Box 3115, Milwaukee, WI 53201-3115

District/off: 0312-1

User: admin

Page 4 of 6

Date Rcvd: Dec 11, 2024

Form ID: 3180W

Total Noticed: 127

518464832	Email/Text: bankruptcydpt@mcmcg.com	Dec 11 2024 20:38:00	MRC Receivables for Circuit City, 5775 Roscoe Ct, San Diego, CA 92123-1356
518464833	^ MEBN	Dec 11 2024 20:31:32	MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518464834	Email/Text: Bankruptcy@mjrf.com	Dec 11 2024 20:37:00	Mullooly Jeffrey et al, PO Box 9036, Syosset, NY 11791-9036
518464835	+ Email/Text: cdadmin@musicarts.com	Dec 11 2024 20:39:00	Music & Arts Centers, 4626 Wedgewood Blvd, Frederick, MD 21703-7159
518587170	+ Email/Text: cdadmin@musicarts.com	Dec 11 2024 20:39:00	Music and Arts, 5295 Westview Drive, Suite 300, Frederick, MD 21703-8519
518464836	Email/Text: paula.tilley@nrsagency.com	Dec 11 2024 20:36:00	Nationwide Recovery Service, 545 Inman St W, Cleveland, TN 37311-1768
518464837	+ Email/Text: egssupportservices@alorica.com	Dec 11 2024 20:38:00	NCO Financial Services, 507 Prudential Road, Horsham, PA 19044-2308
518464838	+ Email/Text: egssupportservices@alorica.com	Dec 11 2024 20:38:00	NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
518464839	Email/Text: egssupportservices@alorica.com	Dec 11 2024 20:38:00	NCO Portfolio Management, 507 Prudential Rd, Horsham, PA 19044-2308
518464845	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 11 2024 20:36:00	NJ EZ Pass, PO Box 4971, Trenton, NJ 08650
518464842	Email/PDF: bankruptcy@ncfsi.com	Dec 11 2024 20:42:08	New Century Financial Services, 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038
518464849	EDI: PRA.COM	Dec 12 2024 01:22:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
518464850	Email/Text: signed.order@pfwattorneys.com	Dec 11 2024 20:36:00	Pressler Felt & Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020
518464851	Email/Text: signed.order@pfwattorneys.com	Dec 11 2024 20:36:00	Pressler Felt Warshaw LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
518464841	Email/Text: signed.order@pfwattorneys.com	Dec 11 2024 20:36:00	New Century Financial, Attn: Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
518495102	+ Email/Text: bankruptcy@philapark.org	Dec 11 2024 20:39:00	Philadelphia Parking Authority, 701 Market St., Suite 5400, Philadelphia, PA 19106-2895
518574933	EDI: Q3G.COM	Dec 12 2024 01:22:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518574939	EDI: Q3G.COM	Dec 12 2024 01:22:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518464853	Email/Text: pattim@rickart.com	Dec 11 2024 20:38:00	Rickart Collection Systems, Inc., PO Box 7242, North Brunswick, NJ 08902-7242
518556740	Email/Text: paula.tilley@nrsagency.com	Dec 11 2024 20:36:00	SHORE MEDICAL CENTER, C/O NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND, TN 37320-8005
518609569	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 11 2024 20:36:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518464843	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 11 2024 20:36:00	NJ Division Of Taxation, PO Box 245, Trenton, NJ 08695-0245
518464860	EDI: SYNC	Dec 12 2024 01:22:00	SYNCB/American Eagle PLCC, PO Box 965005, Orlando, FL 32896-5005
518464861	EDI: SYNC	Dec 12 2024 01:22:00	SYNCB/Home Design, PO Box 960061, Orlando, FL 32896-0061
518464862	EDI: SYNC		

District/off: 0312-1

User: admin

Page 5 of 6

Date Rcvd: Dec 11, 2024

Form ID: 3180W

Total Noticed: 127

		Dec 12 2024 01:22:00	SYNCB/JC Penney, POB 965007, Orlando, FL 32896-5007
518464863	+ EDI: SYNC		
		Dec 12 2024 01:22:00	SYNCB/TJX Co PLCC, PO Box 965015, Orlando, FL 32896-5015
518908943	+ Email/Text: enotifications@santanderconsumerusa.com		
		Dec 11 2024 20:39:00	Santander Consumer USA Inc., d/b/a Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
518464855	EDI: CITICORP		
		Dec 12 2024 01:22:00	Sears / CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
518466335	^ MEBN		
		Dec 11 2024 20:32:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518464864	EDI: SYNC		
		Dec 12 2024 01:22:00	Synchrony Networks, PO Box 965036, Orlando, FL 32896-5036
518464865	EDI: WTRRN BANK.COM		
		Dec 12 2024 01:22:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
518572229	+ EDI: AIS.COM		
		Dec 12 2024 01:22:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518464868	EDI: VERIZONCOMB.COM		
		Dec 12 2024 01:22:00	Verizon, PO Box 650584, Dallas, TX 75265-0584
518464869	EDI: VERIZONCOMB.COM		
		Dec 12 2024 01:22:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
518464870	+ EDI: WFFC2		
		Dec 12 2024 01:22:00	Wachovia Bank, POB 10335, Des Moines, IA 50306-0335
518464872	EDI: WFFC2		
		Dec 12 2024 01:22:00	Wells Fargo Dealer Services, PO Box 10709, Raleigh, NC 27605-0709

TOTAL: 80

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial Inc., PO Box 130424, Roseville, MN 55113-0004
518464774	*	AFNI, Inc., POB 3427, Bloomington, IL 61702-3427
518464823	##	Immediate Credit Recovery, PO Box 1900, Wappingers Falls, NY 12590-8900
518464867	##	Trover Solutions, PO Box 36380, Louisville, KY 40233-6380

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2024

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

Page 6 of 6

Date Rcvd: Dec 11, 2024

Form ID: 3180W

Total Noticed: 127

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeanie D. Wiesner	on behalf of Debtor Francis M. Urban jeanie@sadeklaw.com brad@sadeklaw.com;service@sadeklaw.com;Wiesner.JeanieB140679@notify.bestcase.com
Jeanie D. Wiesner	on behalf of Joint Debtor Francine Urban jeanie@sadeklaw.com brad@sadeklaw.com;service@sadeklaw.com;Wiesner.JeanieB140679@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Regina Cohen	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 10